

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: A. Chet McQuaide et al.
Serial No.: 10/090,180
Filed: March 4, 2002
For: CREDIT CARD MESSENGER

Confirmation No.: 4756
Examiner: I. Jung Liu
Group Art Unit: 3694

November 11, 2008

Mail Stop RCE
Commissioner for Patents
Box 1450
Alexandria, VA 22313-1450

**AMENDMENT ACCOMPANYING REQUEST
FOR CONTINUED EXAMINATION**

Please enter the following Amendment before examining the present application, which is a Request for Continued Examination (RCE) of Serial No. 10/090,180 filed March 4, 2002. Applicants provide the present Amendment to address the issues raised in the Final Office Action ("Final Action") mailed August 11, 2008. Applicants provide the present Amendment pursuant to the rules stated in revised 37 C.F.R. 1.121 that became effective on July 30, 2003.

It is not believed that an extension of time and/or additional fee(s)-including fees for net addition of claims-are required, beyond those that may otherwise be provided for in documents accompanying this paper. In the event, however, that an extension of time is necessary to allow consideration of this paper, such an extension is hereby petitioned under 37 C.F.R. §1.136(a). Any additional fees believed to be due in connection with this paper may be charged to our Deposit Account No. 50-0220.

Amendments to the claims begin on Page 2 of this paper.

Remarks begin on Page 5 of this paper.